

In re:  
Andrenita Haddad  
Debtor

Case No. 20-12890-mdc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Dec 05, 2023

User: admin  
Form ID: 167

Page 1 of 2  
Total Noticed: 4

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2023:

Recip ID	Recipient Name and Address
db	+ Andrenita Haddad, 128 Knights Bridge Drive, Yardley, PA 19067-6007

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ebnnotifications@creditacceptance.com	Dec 06 2023 00:40:00	Credit Acceptance Corporation, 25505 W. 12 Mile Road, Ste. 300, Southfield, MI 48034
cr	+ Email/Text: blegal@phfa.org	Dec 06 2023 00:40:00	Pennsylvania Housing Finance Agency/HEMAP, 211 North Front Street, PO Box 15206, Harrisburg, PA 17105-5206
cr	+ Email/Text: RASEBN@raslg.com	Dec 06 2023 00:40:00	U.S. Bank Trust National Association,, Robertson, Anschutz, Schneid & Crane LLC, 10700 Abbotts Bridge Road, Suite 170, Duluth, GA 30097-8461

TOTAL: 3

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2023 at the address(es) listed below:

Name	Email Address
BRAD J. SADEK	on behalf of Debtor Andrenita Haddad brad@sadeklaw.com

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: Dec 05, 2023

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bradsadek@gmail.com;sadek.bradj.r101013@notify.bestcase.com;documents@sadeklaw.com

BRIAN CRAIG NICHOLAS

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

BRIAN CRAIG NICHOLAS

on behalf of Creditor U.S. Bank Trust National Association bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com

CHARLES GRIFFIN WOHLRAB

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust bkecf@friedmanvartolo.com

CHARLES GRIFFIN WOHLRAB

on behalf of Creditor U.S. Bank Trust National Association bkecf@friedmanvartolo.com

KENNETH E. WEST

ecfemails@ph13trustee.com philaecf@gmail.com

LEON P. HALLER

on behalf of Creditor Pennsylvania Housing Finance Agency/HEMAP lhaller@pkh.com  
dmaurer@pkh.com;mgutshall@pkh.com;khousman@pkh.com

MICHELLE L. MCGOWAN

on behalf of Creditor U.S. Bank Trust National Association not in its individual capacity but solely as Owner Trustee for VRMTG Asset Trust mimcgowan@raslg.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

WILLIAM EDWARD CRAIG

on behalf of Creditor Credit Acceptance Corporation ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 10

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Andrenita Haddad

Debtor(s)

Case No: 20-12890-mdc

Chapter: 13

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**NOTICE OF HEARING**

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable  
Magdeline D. Coleman , United States Bankruptcy Judge to consider:

Debtor Andrenita Haddad Objection to Certification of Default  
filed by Creditor U.S. Bank Trust National Association, not in its  
individual capacity but solely as Owner Trustee for VRMTG  
Asset Trust

on: 1/3/24

at: 10:30 AM

in: Courtroom #2, 900 Market Street, Philadelphia, PA  
19107

Date: 12/5/23

For The Court

Timothy B. McGrath  
Clerk of Court